

Raymond Recorder



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Heart Attack Takes Ex-Service Man

Elias J. Hutchinson, aged 79, veteran of the World War, passed away very suddenly Monday at 10:05 a.m. at his home in Raymond from a heart attack. The family cow was in mischief and in trying to corral her Mr. Hutchinson overtaxed his weak heart. His wife who was helping him, went for a piece of rope while deceased was still following the cow. She returned, and her husband collapsed almost in her arms and died before even the neighbors could be summoned to assist.

Deceased was a quiet and retiring man, respected and loved by his many acquaintances. His health was broken in his military service and for a number of years he has been drawing a pension, and "The Last Post Fund" of the Legion, through the efforts of the local branch of the Legion, was obtained for his burial expenses. The sympathy of the community is extended to the bereaved wife and children in their deep sorrow.

FUNERAL SERVICES

Funeral services were held in the Stake House at 2 p.m. Thursday, with Bishop J. O. Hicken of the First Ward in charge. The choir sang "Oh My Father," the opening prayer was by Elder J. S. Anderson, the second hymn being "Shall We Meet Beyond the River." Elder Clarence Allred, a neighbor of the family was the first speaker, and referred to the service deceased had rendered in defence of his country. Also of his leaving his native land and migrating to Zion and of the blessings and hardships of the family. The promise of the resurrection and the reunion of the family and he hoped they would not grieve unduly.

Elder Bert Coombs, an ex-service man sang Dream of Paradise.

Bishop J. H. Walker spoke of deceased offering his life for his country and said Greater Love hath no Man than this that he lay down is life for his friends. He spoke of the purpose of life and our missions on earth and the blessings that come to us giving our services to our fellow men. Speaking of life hereafter and the great plan of salvation, he comforted the family in the assurance they had of a meeting again with husband and father.

Bishop J. O. Hicken spoke of the fine way the boys had prepared for the burial of their father and read a poem from Edgar A. Guest. He thanked all who had assisted on behalf of the family of deceased.

The closing hymn was "Some time We'll Understand" and Pres. T. Geo. Wood offered the benediction.

Pall bearers were: Sam Dyson, Teddy Wagstaffe, Jack Mehew, Bert Coombs, Art Pope and Sidney Smith, all ex-service men, and the casket was draped with a Union Jack as it was carried into and out of the Church. A large cortege followed the remains to the cemetery where Christensen Bros. had charge of burial.

President T. Geo. Wood, Counselors H. F. Allen and M. T. King, and Stake Clerk I. B. Roberts were in Stirling Sunday evening last where Ward Conference was held. Reports were given by the heads of the various auxiliaries, and Pres. Wood complimented the people on their enterprise in having their church finished and now working on the recreation hall.

NEWS NOTES

XMAS CARD SPECIAL 10 and 15c. cards going for 5c. while they last.

And now it's December and in a little over three weeks it will be Christmas. Time certainly flies doesn't it, especially when we are busy?

Dominion Parliament will meet on Jan. 12 and it is stated that a heavy agenda of business is awaiting the attention of the legislators.

Local merchants are busy now getting their Christmas goods on display. Too bad they can't store in advance a good supply of patience and strength for the mad rush and scramble of Christmas.

THE WORLD OF WHEAT

by

(H.G.L. Strange)

Director, Research Department, Searle Grain Company, Ltd.

The Trade Treaty just signed by Great Britain, the United States and Canada constitute a new policy of great importance to Canadian farmers.

The goods farmers buy will be slightly lowered in price. Cattlemen will have the opportunity of exporting annually about three million dollars' worth more of stock, and there will be a slightly increased export, too, of certain agricultural products other than wheat.

The six cent preference—that beneficial protection enjoyed by Canadian wheat—has been eliminated, but our farmers have cheerfully given this up, for now wheat growers can approach the Government, figuratively with clean economic hands, and say "You have made a splendid start in lowering tariffs; carry on the good work. Lower the tariffs now against the goods of European countries so that foreign people can sell more of their goods and commodities to Canada, and so be enabled to purchase more of our wheat."

I am forced myself to the conclusion that lower tariffs form the only practical means by which Prairie farmers can sell that quantity of wheat which they must, I believe, produce each year in order to maintain their very economic existence.

Lower tariffs, too, would certainly promote the cause of world peace, and so would decrease the necessity for costly re-arming for war.

Following factors have tended to raise price: Indian crops need rain consequent possibility of acreage reduction & considerable imports—Russian winter wheat unfavourable owing to ice formation and dry soil—Colder European weather expected to increase wheat consumption—India again buys Australian wheat—Argentine corn quality only mediocre—Decrease in banana shipments from Jamaica.

Following factors have tended to lower price: India discontinues negotiations for Danubian wheat because of low quality—Persistent decline in value of British Pound Sterling—Six cent U.K. wheat preference repealed—Holland again raises import duties on cereals—Increase in 1938 world rye crop—Increase in wheat and barley production in Iraq.

School Bus Tragedy Near Salt Lake

26 were killed, including the driver, and 14 injured, all children between 12 and 16 years except the driver, when a loaded bus crashed into a fast freight of the Denver and Rio Grande railway at a crossing about ten miles south of Salt Lake an hour at this point.

It was so great that the bus was wrapped around the cow catcher of the locomotive. The train usually travels about 60 miles City on Thursday. The impact because of the storm, the train was a little behind schedule, and a snow and sleet storm was in progress. The driver stopped as usual at the crossing, and then started on again, pulling onto the track directly in the path of the train. Bodies of the dead and injured, books, clothing, shoes and glass and pieces of the bus were scattered along the railway right of way for hundreds of feet following the collision.

Officials of both railway and school are investigating and questioning survivors of the tragedy.

Youth Training School Going Full Swing

With 52 boys and 34 girls enrolled in the Youth Training School, classes and lectures are going on daily, and the staff are quite well satisfied with the turn out. We have been asked to announce that pupils may still enroll, despite the fact that the school has been going for a week.

The staff of the local school is as follows: W. J. Harper, in charge, Wm. A. Anderson, D. H. Carlyle, Misses M.E. Benson, Thelma Barley and E. Hutchinson. We congratulate the staff on their fine work with the youth of the town and district, and the students should feel good in having such a fine staff to take charge of them.

At the Hotel this week: H. Houlder, M. D. Matkin Cardston, M. Matkin of Cardston, F. T. Cook, P. Benson Edmonton, G. Basley Edmonton, M. Harker of Claresholm, C. Isaac Lethbridge, V. A. Hall Cardston, R. Ritchie Cardston H. G. Stearn, Calgary G. B. Sayers Calgary.

NEWS NOTES

Mrs. Thorpe of Cardston was a business visitor this week staying with Mrs. I. D. Hall.

XMAS CARD SPECIAL 10 and 15c. cards going for 5c. while they last.

Mrs. Anne Turner was a Lethbridge visitor over the week end staying with her sister Norma Snow.

Barker Selman and his mother were in Lethbridge the first of the week. Barker getting Passport Pictures ready for his trip to the Islands.

Mr. C. W. Brewerton has been kept indoors this week on account of a bad cold. We certainly hope he will be better in a few days.

"Love Finds Andy Hardy," a Mickey Rooney picture pleased audiences three nights this week at the Capitol Theatre.

Come in and see the new Remington "Envoy" typewriter. New in design, new in action and lower in price. You'll like it. The Recorder.

G. V. Balderson and Chas. S. Matkin were in Raymond Saturday in connection with the Lions Carnival being staged in Magrath next week-end. Read their big bills.

Elder Kenneth A. Wilde returned home Saturday evening last after spending nearly 3 years in the Tahitian mission for the Latter-Day Saints. He reports a very enjoyable mission and a very interesting experience in the South Seas.

The Stake Missionaries had charge of the Raymond 2nd Ward program Sunday evening. Elders Gerald Gibb and Lynna Jacobs were the speakers and Molly Bennett of the Missionary class also gave a short talk. Vocal solos were rendered by Billie Fawns, Kathleen Taylor and Jos. McLean, a vocal duet by June Erickson and Vonda Smith and a piano solo by Alma Redd. Elder C. E. Allred, District President of the Missionary work conducted the program.

Gordon Brewerton of Cardston was a business visitor in town Monday.

Mr. and Mrs. L. L. Pack left this week by car for a two or three weeks vacation in Utah with relatives.

Mr. and Mrs. Bert Quinton of Glenwood were visitors in Raymond Tuesday with relatives and friends.

Frank Pitcher of the Union Packing Co. staff, Calgary, was in Raymond Tuesday.

C. E. Allred, Jos. and Frank Hicks and other Raymond people attended the funeral services for True Bone in Magrath on Monday afternoon.

Mrs. Teddy Wagstaff has left to visit her parents for a few days in Didsbury.

A 23 year old Buick car which has been in use all these years in the Barons district was traded in this week by its original purchaser for a light delivery. This will probably make history for old age in cars.

Local stores are getting their Christmas stocks out now, in expectation of a big season this year. As usual, Santa Claus is the chief topic of the kiddies and will continue to be in increasing intensity until after Christmas.

A special musical course has been arranged by Miss Dorothy Nurse and Will Stone of the Stake M.I.A. This course started last Sunday, Priesthood Day at 1:45 in the High School. Miss Nurse taking charge. Very fine talks were given by C. F. Tollstrup, C. B. Strong and Will Stone on the appreciation of better music. Wm. Stone plans to bring in outside musicians to help put over this course. It is a very fine thing and we would like to see all our chorists and musicians and any who are interested come to the next class next Priesthood Day at 1:45 in the High School. We feel that this course will help our younger people and we will be glad to see them out.

Bank Of Montreal Reports Progress With Business

Annual Statement Reflects Expansion of Industrial and Commercial Activities — Increase in Earnings Absorbed by Higher Taxation — Assets of \$874,255,828 at High Mark Since 1929 — Current Loans Increase \$22,942,637 and Deposits \$45,357,839 — Quickly Available Resources 77.80 p.c. of All Liabilities to the Public

Annual statement reflects expansion of industrial and commercial activities — increase in earnings absorbed by higher taxation — assets of \$874,255,828 at high mark since 1929 — current loans increase \$22,942,637 and deposits \$45,357,839 — quickly available resources 77.80 per cent of all liabilities to the public.

Continued progress is revealed by the 121st annual statement of the Bank of Montreal for the period ending October 31, now being distributed to shareholders. In addition to growth in current loans, deposits show a substantial increase; the cash position of the Bank is stronger; the liquid position is well maintained and the total assets of \$874,255,828

are at the highest point since 1929. Profits show some contraction but would have been above the level of the previous year had it not been for the greater amount required in Dominion and Provincial Government taxes.

Deposits, at a total of \$763,156,945, are higher by \$45,357,839. There is some reduction in the notes of the Bank in circulation, in keeping with the curtailment in bank circulations following upon the greater percentage of Bank of Canada notes now being used throughout the country. In addition to the expansion of current loans to business and industry, including loans to provincial and municipal governments and school districts by \$22,942,637 to a total of \$227,703,449, the Bank's cash resources of \$152,540,082 show an increase of \$17,923,772 and there is a further growth of \$3,354,995 in holdings of government bonds and other debentures, such investments, the greater portion of which consists of gilt-edged securities which mature at early dates, now totalling \$440,736,820.

Strong Liquid Position

Call loans outside of Canada at \$21,493,005 are higher by \$1,614,061, and call loans in Canada at \$5,374,980 lower by \$1,482,720. Other items among the Bank's investments include \$159,651 in industrial and other stock and this small amount is \$126,583 less than a year ago. Figures representing letters of credit and other banking operations are comparatively little changed. Of the total assets of \$874,255,828, the quickly available resources total \$620,335,119, which is equal to 77.80 per cent of all liabilities to the public.

The year's net earnings, after making appropriations to the contingent reserve fund—out of which fund full provision for bad and doubtful debts has been made—and after deducting Dominion and Provincial Government taxes, were well maintained. While the profits of \$3,398,330 are \$9,937 less than for the preceding year, the government taxes referred to increased by \$209,660. The profits were equivalent to 4.46 per cent on the capital, rest and undivided profits, which compares with 4.47 per cent for the preceding year. The usual dividends were paid and, after appropriating \$500,000—an increase of \$100,000—for bank premises, a surplus of \$18,390 was carried forward to increase the balance of profit and loss to \$1,183,254.

Principal features of the statement, which is prepared to give the public clear explanations of the various items, compared with the previous year are as follows.

	1938	1937
Total Assets	\$874,255,828	\$829,633,950
Cash Assets	152,540,082	134,610,309
Liquid Assets	620,335,119	599,051,153
Gov't and Other Bonds	440,736,820	437,381,825
Call Loans Outside Canada	21,493,005	19,878,944
Call Loans in Canada	5,374,980	6,857,700
Current Loans	227,703,449	204,760,812
Total Deposits	763,156,945	717,799,105
Capital, Surplus, Undivided Profits and Reserves for Dividends	76,916,337	76,897,197
Profits	3,398,330	3,408,328

NEWS NOTES

Bill Jensen is building an entrance and bath room on the north end of his house.

Christmas is not far away. See what Raymond merchants have first. They'll appreciate it greatly.

Sir John Aird, former President of the Canadian Bank of Commerce died of a heart attack at his Toronto home Wednesday. He was 83 years old.

Mrs. Jeffrey has been quite sick for the past week or ten days. Her daughter Cora is expected here in a few days to be with her mother.

The Vermillion hotel was burned down early Tuesday morning with a loss of \$15,000. Guests and staff made their escape safely. A short circuit is believed to have been the cause of the fire.

The Maritimes estimated a million dollars worth of damage in a 48 hour blizzard which subsided in the early hours of Monday morning. Two fishermen were feared lost as they sailed up the coast during the worst of the blizzard.

A United States Airline plane was wrecked when forced down in the ocean near San Francisco with seven persons aboard. Five were missing when day light came after the tragedy. The pilot and one passenger made their way to shore through the rough water, the pilot dying from injuries a little while after being hauled from the surf by ropes.

The citizens of Taber at a meeting Tuesday night last, decided they wanted a sugar factory, and from the reports of the gathering, if the Canadian Sugar Factories don't care to build one, they will try and interest other interests. Their enthusiasm is commendable. All we hope is that our enthusiasm does not kill the goose that is at present laying the golden egg for the beet industry in Alberta.

The Raymond Recorder

S. I. MAY Editor.

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the interests of Raymond
and district

SHADOW OR SUBSTANCE

What a world of thought these two words contain. Keep a mind for an hour or two when you have spare time and think about them. You will not doubt be amazed at the questions they will put to your mind as you compare this and that in life and ask yourself whether it is Shadow or Substance?

How many of the things we arrive so hard for in life are really shadow without any substance? How much effort do we put into attaining something that looks like substance and turns out to be shadow? How many golden opportunities do we pass by because we think they are shadow, only to discover later in life when the opportunity has passed us by, like a never to return, that the things this opportunity would have brought were substance of the highest variety, could we have seen it?

As a person advances in years, their judgment of the difference between substance or shadow becomes keener, because of two things. Firstly they have paid a big price in the field of experience to learn the truth of this in many matters. Secondly, as one's horizon expands, their vision becomes keener and they can judge between them. Youth, however is impetuous. It dislikes having its judgment questioned. It goes on sacrificing valuable years in experimenting

and testing, paying dearly for the same lessons that dad and grandad have learned, and yet unwilling to listen to reason and unwilling to take advice that would save them much time, much expense, many bitter disappointments, and hurry their arrival at the station of achievement. Such, however, is the nature of youth.

Even in more advanced years we are prone to many mistakes. We act too hastily. We buy, we invest, we obligate ourselves heavily in things which on snap judgment appear to be valuable, but which on more thorough study turn out to be shadow. Life's real values seem to be done up in small packages and very hard to obtain. The things we obtain easily, while probably very meritorious, are never appreciated and are soon sacrificed. What represents real values in life are the qualities that build for real character such as honesty, dependability, moderation, good judgment, love for one's neighbor and a decent respect for the people who do their best whether or not that best is all we think it should be or not. Possibly one shadow that brings more sorrow and misunderstanding into the world than any other one thing is the veneer that many of us coat ourselves with possibly unintentionally but having it just the same, of ignoring those of unfortunate circumstances and making them feel that we despise them because of their social position. Why should we? The poor, the sick and the unfortunate, we have always with us. Why make them feel worse, why estrange ourselves from their friendship and confidence for a shadow of life that we call polish and social position? We can be thankful for our blessings that have put us in comfortable circumstances and we can still maintain a spirit of humility and brotherly kindness that cause all people to respect us and love us.

When all the lessons of life have been learned, we will discover that he cannot get funds for that without the support of the dominion government and without the approval of Alberta's bondholders who have been victimized during the past two and a half years to the extent of about \$20,000,000 in defaults of principal and interest on provincial securities including the amount lost through arbitrary halving of interest rates.

LEGAL HOLIDAYS

Ottawa, Nov. 29.—The two Mondays immediately following Christmas and New Year's Day, Dec. 26 and Jan. 2 next will be legal holidays in all the provinces of Canada, according to statute.

Christmas Cards at the price you want to pay. Come in today. The Recorder.

Guests at the Monday Rotary meeting were Senor Roy Lobo, in charge of the amateur hour at the Capitol Theatre, and W. J. Harper, in charge of the local Youth Training School, representing the Extension Department of the University of Alberta. The subject of the day was further discussion of the Curling Rink.

Our Edmonton Letter

(T. B. Windross)

Edmonton, Alberta—Possibly that the present trip of Premier William Aberhart and Provincial Treasurer Solon E. Low to the east may be followed by a repudiation of the Alberta government's policies to date on the scoring of its financial obligations, was seen here this week by political observers.

It is known that although ostensibly the government has been encouraged to believe that it may be able to effect a refunding of the province's \$157,000,000 public debt, Aberhart

will discover that he cannot get funds for that without the support of the dominion government and without the approval of Alberta's bondholders who have been victimized during the past two and a half years to the extent of about \$20,000,000 in defaults of principal and interest on provincial securities including the amount lost through arbitrary halving of interest rates.

It is known that some of the advisers of the government have declared that such actions have reduced public confidence and morale seriously within the province; that school boards, for instance, are finding it extremely difficult to carry on financially because of the bad morale which has been bred by the government's example. It is known that some advisers—reputedly Social Credit "expert" L.D. Byrne among them—have told the government that some means must be found to undo the harm that has been done.

And it is believed that Aberhart now is seeking some way of reversing his policy and re-establishing full interest rates on the public debt, while at the same time saving his own face and that of his government.

One way of doing it, said one man in the centre of the political picture here, is for the premier to put the burden of the decision on the shoulders of the people at large by seeking a new mandate, telling them that refunding at low rates is possible if the government agrees to live up to its contractual obligations, and asking them whether that should be done. Such a political policy, of course, would have to be accompanied by attacks on the federal government and on these horrible and mysterious "financial barons" to allow the premier to keep his face with the public.

It is notable that whatever the premier says for public use over the radio, he always is glad to attend receptions for visiting financiers and other

supposed "enemies of the people," he has attended at least two gatherings in honor of banks' general managers in recent months there, and he was a jovial dinner guest with western Canada newspaper publishers a couple of weeks ago here.

Curiosity was rampant within the Social Credit party over whether Provincial Treasurer Low would accompany the premier east on the refunding expedition, and there was talk of trouble in the caucus over the question. One story had it that the premier did not want the treasurer to go; that Aberhart thought he could handle the deal himself and so take credit, but that the caucus insisted that Low should go too. Whatever the truth of that, it is known that Low did not know until practically the last day whether he was going. And it is pretty generally believed that Low may not be in the cabinet much longer.

Proof of the desire of chartered banks to co-operate with the government as far as they possibly can under the law and within the realm of practicability was given last week in the announcement, which came first from within the government itself, that the clearing houses operated by the banks have admitted the governments treasury branches, also known as "credit houses," to associate membership, thus providing the means by which depositors in the treasury branches can have their cheques cleared through the chartered banks without cost if within the same town, or at the same exchange rates as banks themselves must pay for business between different towns.

The provincial treasury first requested such membership in the clearing houses, and the bank approved the request. Under the law the executive of the Canadian Bankers' association must approve such application, and that application was endorsed immediately when the executive met in Montreal. In the case of Medicine Hat, the constitution of the clearing house there contained a clause which would have forbidden such associate membership, but the members quickly passed an amendment to the constitution to admit the treasury branches. Being less vocal in their own interests than are politicians the banks said nothing about the arrangement until the government itself made it known.

The special session of the legislature ended with royal assent being given to eight bills, among them one by which the members of the house voted themselves \$10 a day each not only for that session but for all other special sessions in the future, in addition of course to the \$2,000 which they draw for each regular session. Under that bill, they will be able to have a special session now any time and get pay for it.

Progress is being recorded in the organization of the Unity movement in the province with the definite establishment in constituency-wide basis, with the objective of securing nominations of non-party candidates at next provincial general election of Unity groups in 28 of the 53 Alberta constituencies. The extent of the slump in Social Credit stock is greater than generally supposed and the

Unity movement is now seen to be gaining ground rapidly.

One competent observer who has travelled the province from end to end recently, stated this week that there is only one constituency in the south that could return a member supporting the Aberhart government if an election was called, that riding is Cardston, where Hon. N. E. Tanner is now sitting member. Mr. Tanner is highly regarded everywhere and openly praised as the most dependable and honest of the Social Credit members.

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EXPERIMENTAL STATION LETHBRIDGE

WEEKLY LETTER

CONTOUR FARMING

Farmers on the prairies know that a good reserve of soil moisture is one of the important factors in producing crops. The value of summerfallowing to increase moisture reserves is well known and is in general practice. Experiences during the past dry years have tended to still further emphasize this important factor of moisture in crop production.

Every means is now being tried to make the best possible use of the moisture received. Many of the ideas being evolved are still in the trial stage and consequently it is not possible to say that they can be used to advantage under all conditions. Farmers however, are always interested in new ideas and therefore a brief outline of these recent developments will be given.

In the United States contour farming is being experimented

with on a large scale. Contour farming has two aims, namely to retain water on the land through the prevention of run off and to prevent severe erosion of the soil.

Contour stripping as the name implies, consists of farming rolling land in strips at right angles to the direction of slope. By this method of farming, run-off water is trapped in the trenches left by field implements and soaks into the

ground instead of running off the field through natural water courses with consequent soil erosion. Where the slope is steep, contour dykes or terraces are sometimes necessary to hold the extra rush of water and assist in spreading it more uniformly over the field.

It will be realized that there will be a saving in power by cultivating strips on contour since field implements work on the level rather than up and down hill.

Extensive trials are being made with contour furrows on pasture land in an attempt to increase its carrying capacity.

In the parts of the United States where contour farming is being seriously considered, it should be remembered that rainfall is generally received in cloudburst proportions. In southern Alberta, this type of precipitation is not common. There are however, many districts which receive the occasional heavy rain and where fields are on a slope. Gullying of fields in these areas is not uncommon.

During the past few years, the Dominion Experimental Station at Lethbridge has carried on work of this type on various private farms and District Experiment Sub-stations in an attempt to ascertain the value of contour farming in Southern Alberta. So far the results have been encouraging.

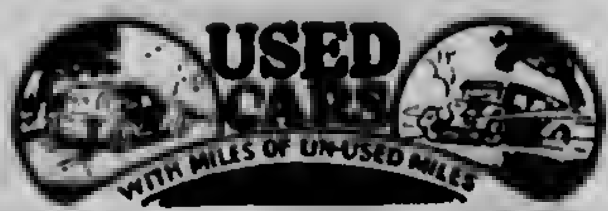
Mr. and Mrs. Kimball Anderson were Stirling visitors Saturday where Elder Anderson was a speaker at the funeral services of Miss Nellie Selk of New Dayton.

THE GIFT CUSTOM

Some years ago an organization was formed called the "Society for Suppression of Useless Giving," or some such name. The idea behind it was that many people of limited means were imposing financial burdens needless worry, and exhausting work on themselves, by making many unnecessary Christmas gifts.

Some people do worry unnecessarily about their Christmas, and burden themselves unduly. And yet as a whole it is one of the most beautiful customs of our life. The great majority of gifts represent real love. The gifts come from the heart. The affection which people feel for each other is the finest phase of human nature. That expression can not be wholly shown by words. There must be some tangible basis for it, something real to show that the love is really felt.

As people usually conduct it, the habit is economically justifiable. People try to find out the things that their families and friends really want and need. The day of giving foolish and elaborate gifts of no practical value has passed. Most of the merchandise exchanged represents things that are either really needed, or else which add beauty to the homes, and cheer people on along life's dusty pathway.



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**CENTRAL
STATES**

Low Home-visitors' Fares
DAILY DEC. 1st to JAN. 5th
Return Limit 3 Months

to
**PACIFIC
COAST**

Special Winter Fares to
VANCOUVER - VICTORIA
Also Washington, Oregon and
California Points

Ask for literature and full information from Ticket Agent. He will gladly assist with your Travel Plans.

Canadian Pacific

Velv's Barber
Shop

Spool Headquarters

Come In! You are
Always Welcome

Holt's Meat
Market
Fresh and Cured
Meats
Fresh Fish

Highest Market Prices
for Your

Beef, Veal and Hogs

Phone 81

BANK OF MONTREAL

Established 1817

A presentation, in easily understandable form,
of the Bank's

ANNUAL STATEMENT

31st October, 1938

LIABILITIES

LIABILITIES TO THE PUBLIC

Deposits	\$763,156,945.74
Payable on demand and after notice.	
Notes of the Bank in Circulation	22,542,921.50
Payable on demand.	
Bills Payable	149,848.31
Time drafts issued and outstanding.	
Acceptances and Letters of Credit Outstanding	8,377,574.84
Financial responsibilities undertaken on behalf of customers (see off-setting amount in "Resources").	
Other Liabilities to the Public	3,112,201.10
Items which do not come under the foregoing headings.	
Total Liabilities to the Public	\$797,339,491.49

LIABILITIES TO THE SHAREHOLDERS

Capital, Surplus and Undivided Profits and Reserves for Dividends	76,916,337.39
This amount represents the shareholders' interest in the Bank, over which liabilities to the public take precedence.	
Total Liabilities	\$874,255,828.88

RESOURCES

To meet the foregoing Liabilities the Bank has

Cash in its Vaults and Money on Deposit with Bank of Canada	\$ 88,225,623.35
Notes of and Cheques on Other Banks	30,371,395.13
Payable in cash on presentation.	
Money on Deposit with Other Banks	33,943,063.62
Available on demand or at short notice.	
Government and Other Bonds and Debentures	440,736,820.55
Not exceeding market value. The greater portion consists of gilt-edged securities which mature at early dates.	
Stocks	159,651.75
Industrial and other stocks. Not exceeding market value.	
Call Loans outside of Canada	21,493,005.38
Secured by bonds, stocks and other negotiable securities of greater value than the loans and representing money quickly available with no disturbing effect on conditions in Canada.	
Call Loans in Canada	5,374,980.29
Payable on demand and secured by bonds and stocks of greater value than the loans.	
Banks' Acceptances	30,579.85
Prime drafts accepted by other banks.	
TOTAL OF QUICKLY AVAILABLE RESOURCES (equal to 77.80% of all Liabilities to the Public)	\$620,335,119.92
Loans to Provincial and Municipal Governments including School Districts	37,015,594.19
Other Loans	190,687,855.52
To manufacturers, farmers, merchants and others, on conditions consistent with sound banking.	
Bank Premises	13,900,000.00
Two properties only are carried in the names of holding companies; the stock and bonds of these companies are entirely owned by the Bank and appear on the books at \$1.00 in each case. All other of the Bank's premises, the value of which largely exceeds \$13,900,000, appear under this heading.	
Real Estate, and Mortgages on Real Estate Sold by the Bank	1,096,707.73
Acquired in the course of the Bank's business and in process of being realized upon.	
Customers' Liability under Acceptances and Letters of Credit	8,377,574.84
Represents liabilities of customers on account of Letters of Credit issued and Drafts accepted by the Bank for their account.	
Other Assets not included in the foregoing	7,342,976.68
Making Total Assets of	\$874,255,828.88
to meet payment of Liabilities to the Public of	797,339,491.49
leaving an excess of Assets over Liabilities to the Public of	\$ 76,916,337.39

PROFIT and LOSS ACCOUNT

Profits for the year ended 31st October, 1938, after making appropriate provisions to Contingent Reserve Fund, out of which Fund full provision for Bad and Doubtful Debts has been made, and after deducting Dominion and Provincial Government Taxes amounting to \$1,152,618.49	\$3,398,390.99
Dividends paid or payable to Shareholders	2,880,000.00
Appropriation for Bank Premises	500,000.00
	3,380,000.00
Balance of Profit and Loss Account, 30th October, 1937	\$ 18,390.99
Balance of Profit and Loss carried forward	1,164,863.53
	\$1,183,254.52

CHARLES B. GORDON,
President

JACKSON DODDS,
G. W. SPENNEY,
Joint General Managers

The strength of a bank is determined by its history, its policy, its management and the extent of its resources. For 121 years the Bank of Montreal has been in the forefront of Canadian finance.

LIBRARY NOTES

NEW BOOKS: "What's New in Parties," Alice Bullock; "Party Games for all Occasions" by Joyce Wilson; this book should be popular with all M.L.A. game leaders; "Growth of a Man" by Maza De LaRoche. "Growth of a Man" is the story of a young Canadian boy, Shaw Manifold, and his mother Their love for each other fills the book with beauty. It is a struggle against poverty and sorrow, then a brilliant career for young Shaw a self-made man.

The story has its setting on an Ontario farm, but moves swiftly to college, then to the west and into the big tree

country of B. C. and the Belly River Valley of Alberta where the Mormon people settled. Then to a lonely, quiet sanatorium where the story all finishes. Young Shaw's strong will to live and do, carried him through to sickness that claimed his father. A story to read for the pure love of a good book.

GOOD MAGAZINE ARTICLES "Dictators and the Pursuit of Happiness" in the December Reader's Digest.

"Hamlet." Pictures from the Broadway hit of "Hamlet." Life for November 28th.

"A City Map of Jerusalem Today" in Life.

SUBSCRIBE to the RECORDER.

GOSSIP

There are two good rules which ought to be written on every heart. Never believe anything bad about anybody unless you positively know it is true; never tell even that unless you feel that it is absolutely necessary and that God is listening while you tell it. -- Van Dyke.

A LITTLE HUMOR

A lorry driver became weary of his work and gave it up to join the police force.

Asked some months later what he thought of his new job, the ex-driver replied the pay was good the hours satisfactory, but what he liked best of all was the customer was always wrong. -- Motor Transport.

Bath Robes
for Women and Children
Dressing Gowns
and House Jackets for Men
Come in Today and See
these New Lines

GIFTS

that will Please and Last
See the Famous

Iron Duke Wagons
\$5.95 Exceptionally
Good Value

Sleighs, Skates, Skis,
Dolls, Buggies, Rockers
Come in and See Our Line

Raymond Mercantile
COMPANY LIMITED
THE BIG DEPARTMENT STORE

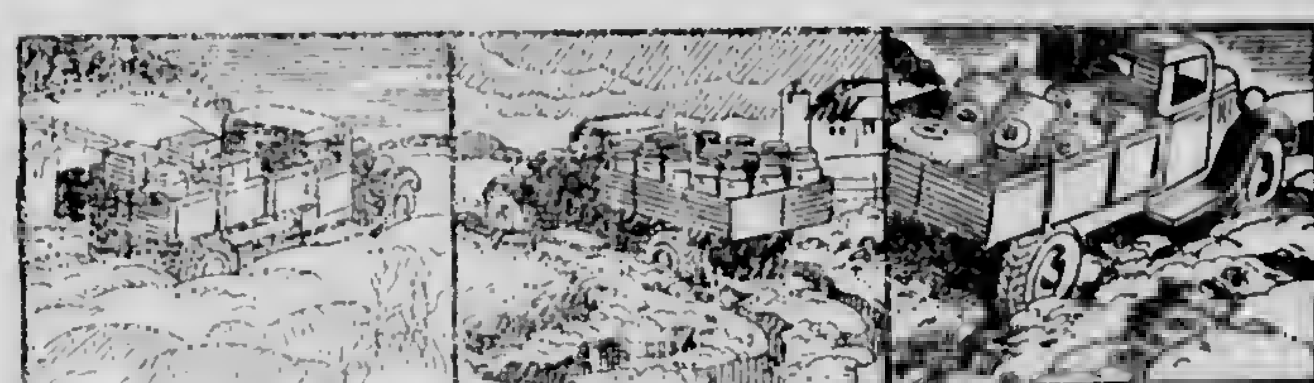
Mr. and Mrs. Ira McBride were Calgary visitors this week with their daughter Margaret.

Hyrum Fromm, local Dodge dealer was expecting a car load of new cars today.

Mr. and Mrs. J. R. Finsett who have been visiting in Eastern Canada for two months are enroute home now going via Boston, New York and the other eastern cities.

H. L. Seamans, Entomologist of Lethbridge, and well known to Raymond people, has been signally honored in receiving a medal for merit from the Dominion Civil Service Association for his work in finding a means of control for the Pale Western Cutworm which has caused considerable damage to crops in the Prairies and which has been a continual threat for a number of years. Our congratulations to "Bud."

The Recorder for Printing of Quality



IN DEEP SNOW... IN MUD... IN TOUGHEST GOING

THE NEW
GOOD YEAR
STUDD
SURE-GRIP
Pulls you through!

The most powerful Big Traction
Tire ever built for Light Trucks!

● With these smooth-rolling Goodyear Studded Sure-Grips on your truck you can laugh at winter storms, and spring thaws.

Merchants, farmers, anyone who must keep light trucks going all through the bad-road-season need these husky tires.

Heavy, long-wearing, tractor-type, self-cleaning

tread; new compression-proof Supertwist cord body provide for many extra miles of dependable service.

Get the facts from your Goodyear dealer today!

Available in Sizes	
6.00-16	6.50-16
7.00-17	7.50-16
	7.50-17

GOOD YEAR
THE GREATEST NAME IN RUBBER



Before sending
for that watch
or radio, why
not let us

duplicate the article for you and
give better service for less money

Fromm's Jewelry
Santa Claus' Headquarters

The Home Bakery

If You Like Our Service, Tell Others:
If You Don't Like It, Tell Us.

Xmas Cakes & Pastry
Baked to your Liking
Order Now and Avoid
Disappointment

Mrs. A. W. Kirkham was taken sick over the week-end with what the doctor thinks was a partial stroke. We are glad to be able to report that she is recovering nicely at present.

WHAT ABOUT PLANS FOR 1939 CROP...

Before the last furrow has been turned for 1939, farmers must start making plans for the 1939 season. What acreages of the various grain crops shall be sown? Shall potatoes be planted next year and, if so, shall the acreage be decreased or increased. Shall there be any soybeans? How many baby chicks will have to be bought in the spring? These plans cannot be made haphazardly. If livestock numbers are to be increased, then the feed supply must be increased as well. Plans must be made so that work on the farm will not pile up too heavily at any one season. Perhaps the most important consideration will be how can a sufficient income to cover farm expenses be made and leave something over for living costs? No one can know in advance what sort of crop there will be in 1939 or what luck there will be with lambs, so plans must be made on average conditions. The other factor in probable income will be the prices of things the farmer has to sell.

Prices are almost as difficult to forecast as yields per acre but there are some important factors which govern prices that can be known in advance. It is known that if potato acreage is high and yield per acre is average, there will be a large crop and prices will be low, unless some special demand develops development? This may depend. What are the chances for such on conditions in South America as well as in Canada. The same thing is true of other products. Wheat prices are low today because of heavy supplies and a low export demand. What is the future outlook?

In an attempt to bring together those factors which will affect the supply and demand in farm products during 1939 the Dominion Department of Agriculture, and the Department of Trade and Commerce working in co-operation are preparing their sixth annual "Agricultural Situation and Outlook." In this publication each of the major farm commodities from honey to wheat are dealt with individually and all the available facts are appraised in an attempt to place farmers in a better position to judge what 1939 may hold in store.

The "Agricultural Situation and Outlook" will be available for free distribution early in the new year, through the Publicity and Extension Division, Dominion Department of Agriculture, Ottawa.

Want Ads.

Don't delay too long for those Magazine Xmas gifts.— See Mrs. Boyson as soon as possible.

FOR SALE—Chesterfield Suite in good condition.—Apply at Recorder Office.

WANTED—Woman for general house work.—Call at Recorder Office.

LIBRARY HOURS—3:30—6:30, Monday, Tuesday, Wednesday Thursday and Saturday. Closed Friday and Sunday.

FOR SALE OR TRADE—4 Room House and acre lot, good location. Will trade for land, dry or irrigated. What offers.—See Jos. McLean at Phone 136 D2,3

NEWS NOTES

S. B. Card was a business visitor in Calgary this week.

XMAS CARD SPECIAL 10 and 15c. cards going for 5c while they last.

Anyone interested in Curling as a winter sport, should contact Heber Allen, Doctor Madill or Harold McKean for details. If interested, ask one of these three whether you know anything about curling or not.

FREE—On one splendid line of Christmas Cards, we give a cabinet of stationery, bearing your initial in gold letter, absolutely free. These cards are economical in price and with this premium are exceptionally good value. See them at the Recorder Office.

RENEW YOUR RECORDER

A Mere Step from
the Opera House
or Theatre to the
Sugar Bowl

Stop in for Lunch after the
Dance or Show

Every Day is
Special DAY
at the
Quality Market
Phone 17 Free Delivery

Do Your Christmas Shopping Early
Shop in Raymond!
Shop Here!
Brewerton's Limited

5c Christmas Cards 5c

Lots of 10 and 15c. Values
Get them While they Last
Phone 24 The Recorder Phone 24

Let us Modernize your Stand Lamp
and change it to an up-to-date Tri-Lite
Prices Right---Work Guaranteed
Wm. GREEP at the Raymond Electric
Get Your GE Gift Catalogue Now
Ask for One Next Time You are In

NEWS NOTES

Some person or persons unknown broke the front window in Stone's Store. The back door was also found open but a thorough search revealed nothing missing. Police are working on the case.

A farewell party for Mac Hicken was held Tuesday evening last in the First Ward. Speakers were Mr. and Mrs. Thos Hicken, parents of Mac Pres. T. Geo. Wood, Bishop Hicken, Elder O. H. Snow and Mac. A nice collection was taken Mac will labor in the Texas Mission and is one of four missionaries leaving from the First Ward right after Christmas.

The Lens School house in the Del Bonita district, was burned to the ground Sunday morning, the fire being noticed about 3 a.m. A social was held there Saturday evening and it is believed that the fire started after this dismissed. Temporary quarters have been arranged for so that school could go on.

Hyrum Fromm was a Lethbridge visitor on business last Saturday.

Mr. and Mrs. Frank R. Taylor left early Friday morning for Provo, Utah, upon receipt by Frank of the death in Provo of his oldest brother William W. Taylor. Deceased had been ill with Rocky Mountain fever for about three weeks but his illness was not considered serious and the end came suddenly and unexpectedly. Our sympathy to Frank in his sorrow.

Bert Quinton and the editor made a hurried trip to Lethbridge Wednesday afternoon. We expected to hurry, but the slippery condition of the roads from melting snow on the north and south roads changed our minds. It required over an hour each way to make the trip. The huge snow drifts along side the roads are going to cause the roads to drift full every snow storm if it freezes up again before the snow is all melted.

LOOK! December
9th-10th

Raymond 2nd Ward

Invites young and old to come and
join the fun. Come Early and Stay Late
Supper and Dance
Variety Entertainment
Fish Pond, Bazaar, Turkey Shoot
Candy, Sewing, Quilts

Season Tickets \$1.00
Separate Entertainments .50